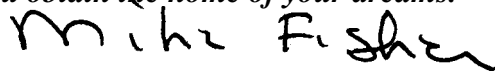


**Dear Fellow  
Pennsylvanians:**

*Every year, homeowners nationwide spend about \$120 billion on home improvements and repairs. The work covers everything from foundation and roof repairs to installation of decks and siding, to removal of storm-damaged trees.*

*Over the past several years home repair complaints have been one of the top five complaints in the Office of Attorney General's Bureau of Consumer Protection. The Better Business Bureau reports that complaints about home improvements have gone up 60 percent since 1991. Problems range from poor workmanship and use of substandard materials to hidden charges and outright scams.*

*This brochure looks at how to get the home repairs and improvements you want without being victimized by fly-by-night contractors and con artists. I hope this information will help you avoid the common pitfalls of home repair and help you obtain the home of your dreams.*



**Mike Fisher**  
Attorney General  
Commonwealth of Pennsylvania



## How to Choose a Reputable Contractor

*If you are ready to build a new home or remodel an existing one, you are probably wondering what to look for in a responsible builder. Here are some tips!*

- Ask for references. Talk with others who have had work done by the contractor about their capabilities and quality of workmanship.
- Ask to see the contractor's work. Check for yourself the quality of work.
- Ask for an insurance certificate to verify current workers' compensation and general liability insurance. Contractors without employees are not required to carry workers compensation insurance.
- Make sure the contractor has a permanent business location and a good reputation with local banks and suppliers.
- Incorporate any warranties, guarantees or other promises in your written contract. Always insist on a written contract and written change orders.
- Be specific about starting and completion dates.
- Beware of an unusually low bid or low advertised price. If it sounds too good to be true, it probably is.
- Select a contractor you are comfortable with — one who understands your tastes and needs and with whom you can communicate easily.
- Take your time. Most problems occur when consumers fail to investigate contractors carefully before hiring them.

## The Contractor's Responsibilities

*Your home is probably your biggest investment. Poor quality work can reduce the return on your invested dollars. A reputable contractor provides the following services:*

- Is responsible for all phases of the job from start to finish — planning, labor, materials and scheduling.
- Coordinates all work to avoid costly and inconvenient delays.
- Obtains high quality materials and labor, sometimes at lower prices than you would pay because of volume and knowledge of the marketplace.
- Performs work according to specifications, hires competent workers and subcontractors and knows products that provide lasting satisfaction.
- Is familiar with design options, building codes and construction practices.
- Obtains all necessary permits, arranges for required inspections and complies with insurance regulations.

***Without a reputable contractor working on your behalf, you would have to assume all responsibilities and financial obligations.***

## The Consumer's Role in Construction

*As a homeowner, you help ensure a project goes smoothly when you:*

- Designate one person to be the contact with the contractor, keep informed of the job's progress and answer the questions as they arise.
- Make changes to the original contract in writing. Verbal change orders can be very costly, cause delays and create misunderstandings.
- Plan your project carefully to avoid unnecessary delays.

## Evaluating the Contract

*Your contract should be easily understood and detailed. The contract should specify:*

- Quality and quantity of materials.
- Styles and brand names of products.
- A firm price for the work and a payment schedule and if there is a cancellation penalty.
- Any items of work that will not be performed by the contractor.

***Read your contract carefully  
and ask questions!***

**Toll-free Attorney General  
Consumer Hotline:  
1-800-441-2555  
TDD# 1-800-382-4814**

## Warning Signs

- You cannot verify the name, address and telephone number or credentials of the contractor.
- The salesperson tries to pressure you into signing a contract by using scare tactics, threats or intimidation.
- Protect yourself by asking the contractor for a list of previous clients who also had been offered the special rate in exchange for advertising considerations. Call the references and ask them if they received the promised quality workmanship and special rate.
- The contractor does not comply with your request for references or the references you contact have some reservations about the contractor.
- You are unable to verify that the contractor is properly insured.
- If you still have questions, call before you sign a contract:



**Office of Attorney General  
Mike Fisher  
Bureau of Consumer Protection  
14<sup>th</sup> Floor, Strawberry Square  
Harrisburg, PA 17120**

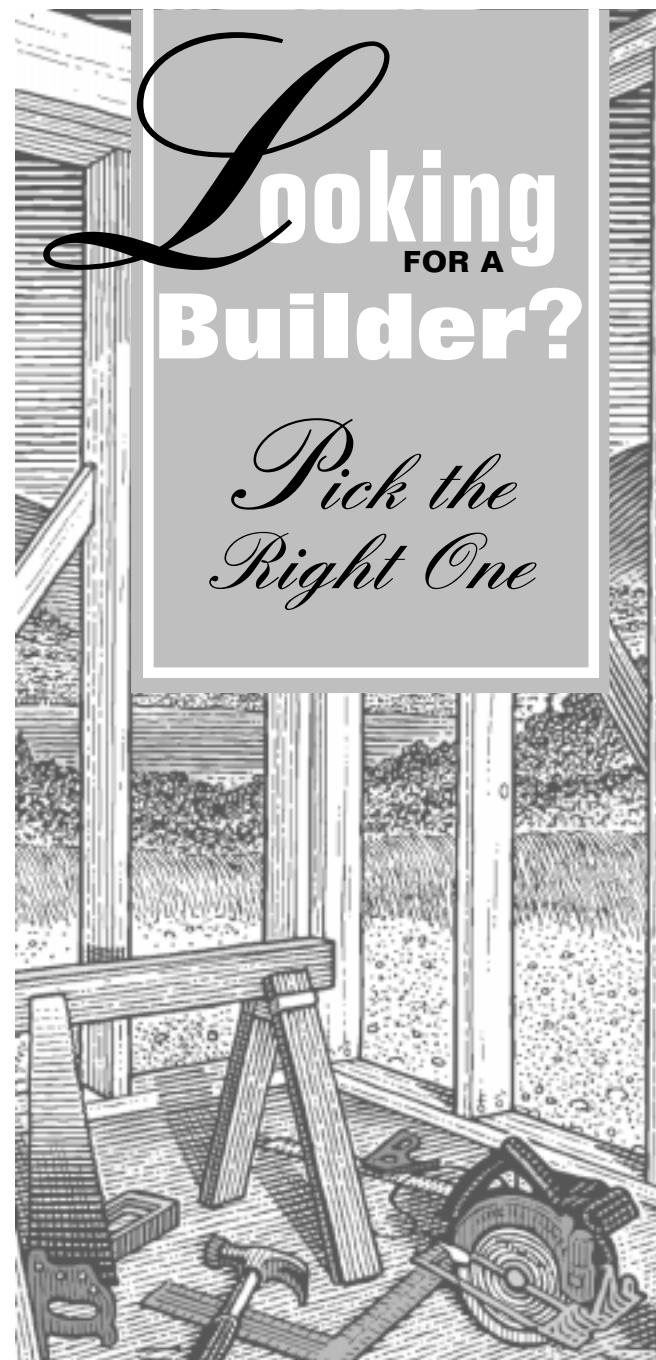
**1-800-441-2555**



**Pennsylvania  
Builders Association  
600 North Twelfth Street  
Lemoyne, PA 17043  
1-800-692-7339**

*or call 1-800-692-7339, ext. 3016  
for the phone number of the  
Builders Association in your area.*

**The Pennsylvania Attorney General's  
Internet address is:  
<http://www.attorneygeneral.gov>**



**Mike Fisher  
Attorney General  
Commonwealth of Pennsylvania**